



Moving On Up With MEPD

Winter, 2011

WELCOME TO “Moving on Up with MEPD”

MEPD (Medicaid for Employed People with Disabilities) allows you to earn money for work and maintain your savings in the bank, which would normally put you over the limit to receive Medicaid. This newsletter is sent to all MEPD Medicaid members.

You get **Medicaid for Employed People with Disabilities (MEPD)** because you:

- Have a disability
- Are earning money from work
- Are under 65 years old

Remember, these things you need to tell your county worker:

- When you stop working
- When you earn more or less money
- When you move to a new address

NOW AVAILABLE:

2011 Work Incentive and Benefits Planning Calendars



Iowa's 2011 Work Incentive of the Month wall calendar highlights 13 Social Security Work Incentives or other community supports available to Iowans who want to work, but who worry that earning wages will bring about the loss of Medicaid/Title XIX healthcare and Social Security cash benefits.

Each month the 2011 Work Incentive of the Month wall calendar showcases a Social Security Work Incentive such as Ticket-to-Work, Plan to Achieve Self Support (PASS), or Impairment Related Work Expenses (IRWE) -- or community or federal pro-

gram that supports working Iowans with disabilities such as MEPD, Earned Income Tax Credit, or housing programs that support working people with disabilities, etc.

Each month has space to document earnings and deductible expenses related to work and disability – and to document the reporting of that information to Social Security. The 2011 Work Incentive calendar provides one pouch so people can store pay stubs, receipts, and other important information.

Artwork provided by VSA/Iowa affiliated artists is on the cover of the 2011 Work Incentive wall calendar as well as each month. Thirteen working artists with disabilities are featured in all.

The 2011 Benefits Planner calendar was created in a smaller, on-the-go version. The Benefits Planner calendar includes pouches for each month so that people can store important information such as pay stubs and receipts. It was designed to allow Social Security recipients who are working, or who anticipate working soon, to carefully track earnings and expenses each month.

Contact information for local and national resources and services that support working people with disabilities is included in both calendar versions.

If you would like a copy of either calendar mailed to you, free of charge, please call toll free 888-409-0283. Be sure to provide your complete mailing information.

EVENTS CALENDAR

Work Incentive Seminar Events (WISE)

For People with Disabilities Who Want to Work

Each month Iowa's Work Incentive Planning & Assistance project with assistance from the Social Security Administration and Iowa's Medicaid Infrastructure Grant sponsors workshops for people with disabilities who want to work.

Work Incentive Planning & Assistance staff present information about Social Security Work Incentives and other community supports available to working Iowans with disabilities. The **Work Incentive Seminar Events (WISE)** address questions such as:

- Can I work and still keep my Social Security benefits?
- Can I work and still keep my Medicaid (Title XIX) and/or Medicare benefit?
- What do I need to know about using Work Incentives that will help me be as prosperous as possible?
- What local resources exist that will help me find and keep a job or start my own business?

Information is offered about Iowa's Home and Community Based Services (HCBS) and how HCBS Waivers can assist people with disabilities with work AND community living. Iowa's Community Choices Option, is also featured with information about how people with disabilities can direct their own services and supports.

In addition information about allied services for working Iowans with disabilities is made available including public housing options available through HUD that support working people with disabilities and AmeriCorp that can help build work experience and skills.

Participation is free and voluntary. **WISE** workshops run from 1:00 – 4:00 PM. People are invited to attend all of the workshop or part of the workshop.

The following **Work Incentive Seminar Events** are scheduled for 2011:

January 13	Des Moines
February 10	Estherville
April 14	Oelwein
May 12	Carroll
June 9	Decorah
July 14	Red Oak
August 11	Le Mars
September 8	Davenport
October 13	Cedar Rapids
November 10	Keokuk
December 8	Charles City

For more information go to <http://www.ime.state.ia.us/HCBS/MemberEvents.html> or call 1-800-338-8366 or 1-888-409-0283.

Self Employment: People Who Own Themselves

Iowa's Medicaid Infrastructure Grant provides Self Employment workshops throughout Iowa each year. The two-day Self Employment workshop combines the principles of business ownership/microenterprise development with information about how income generated from self-employment can impact Social Security and other public assistance benefits.

Participants learn the basics of small business development such as how to conduct a business feasibility study and how to create a business plan, budget and marketing strategy. In addition a variety of state and federal programs and services are highlighted that support self-employment for people with disabilities. Participants learn the very unique ways that Social Security Work Incentives can be used to launch their business start-up efforts.

Molly Sullivan and Beth Keeton, Associates with Griffin-Hammis Associates, conduct Iowa's Self-Employment workshops. Griffin-Hammis are national experts on self-employment for people with disabilities.

Participants are offered individualized feedback about their business start-up idea, information about the potential impact that earned income may have on their benefits, and suggestions about resources that may be helpful. In addition, on-going assistance is available for Self-Employment workshop participants by Iowa's network of Business Planning Associates arranged through a cooperative agreement with Iowa's Medicaid Infrastructure Grant and supervised by Griffin-Hammis Associates.

The following **Self Employment** workshops are scheduled for 2010:

March 21 & 22	Cedar Rapids
March 24 & 25	Des Moines
May 23 & 24	Dubuque
May 26 & 27	Burlington
July 25 & 26	Spencer
July 28 & 29	Fort Dodge
October 3 & 4	Independence
October 6 & 7	Des Moines

Iowa's Work Incentive Planning & Assistance provides information about Social Security Work Incentives and other state and local programs that support working people with disabilities. They assist people who receive Social Security or Medicaid benefits to understand the options available to make informed choices about returning to work. For more information call toll free 877-424-9472 or 866-528-4019 or iowawipa@iwd.iowa.gov.

U.S. Increases Earned-Income Tax Credit

Written by Jim Sandager, co-host of “Your Money” on WHO-AM (1040) Radio,
for the September 26, 2010 issue of the Des Moines Register

The earned-income tax credit has become more generous this year as part of the government's economic recovery efforts.

Although 24 million people received the credit last year, it is still not well understood by most Americans. In fact, the government estimated that one in four taxpayers who qualify for the credit don't claim it.

The credit is in the form of an additional tax refund for people who work but don't earn a lot. Last year, nearly 24 million people received \$50 billion in benefits. The average credit was just over \$2,000.

To qualify for the credit, a taxpayer must have income from employment, self-employment or another source and meet certain rules.

According to the Internal Revenue Service, a taxpayer must also either meet the additional rules for Workers Without a Qualifying Child or have a child that meets the Qualifying Child Rules criteria.

The credit is typically awarded to individuals who are taking care of at least one or two minor children, although in some cases, taxpayers with low earned income and no children may also qualify.

One of the greatest benefits for low-income workers is that a person can use the credit to generate a refund even if he has no tax liability.

What does it take to qualify? Earned income and adjusted gross income for individuals must each be less than:

- ♦ \$43,279 (\$48,279 married filing jointly) with three or more qualifying children.
- ♦ \$40,295 (\$45,295 married filing jointly) with one qualifying child.
- ♦ \$35,463 (\$40,463 married filing jointly) with one qualifying child.
- ♦ \$13,440 (\$18,440 married filing jointly) with no qualifying children.

The maximum credit for the most recent tax year was:

- ♦ \$5,657 with three or more qualifying children.
- ♦ \$5,028 with two qualifying children.
- ♦ \$3,043 with one qualifying child.
- ♦ \$457 with no qualifying children.

To qualify for the credit, a taxpayer must be related to a qualifying child through blood, marriage, or law. The child can be a son, daughter, stepdaughter, stepson, foster child, adopted child, grandchild, great-grandchild, brother, sister, stepsister, stepbrother, half-sister, half brother, niece, nephew, great niece, great nephew, or any further descendant of these persons.

A foster child would also qualify if the child was officially placed by an agency, court, or an American Indian tribal government. An adopted child would qualify even if he or she is still in the process of being adopted.

A taxpayer can also qualify by claiming a child who is a grand-child, niece, nephew or sibling if the taxpayer shared a residence with the child for more than six months of the tax year.

In terms of age requirement, the qualifying child can be as old as 18 at the end of the tax year – or can be any age if he or she is classified as “permanently disabled.” The age limit can also be extended to age 23 if the child is a full-time student for at least one full semester.

To claim the credit, the taxpayer must either be a U.S. citizen or resident alien, and the taxpayer must live in the United States, unless he or she is on extended military duty.

Individuals who qualify for the tax credit also qualify for one other benefit – free tax preparation services through the IRS partner site.

Learn more about the credit at www.irs.gov/eitc.

Family to Family Iowa is a statewide network of mentors and navigators providing comprehensive assistance to families of children and youth with special health care needs and/or developmental disabilities:

What we do:

- Provide navigation and mentoring to all families
- Equip families and youth to make informed choices
- Help families develop advocacy skills
- Assist Iowa families to define the supports and services they want
- Aid families statewide in locating a trained and certified family navigator/mentor.
- Build a network of family support in Iowa

Resources and Contact Information:

To" Free: 1-866-219-9119, select 2

Iowa COMPASS (disability and information referral services in Iowa):

www.iowacompass.com or call COMPASS at 1-800-779-2001



Members of the Family Governance Council are: Aging and Disability Resource Centers; The ARC of Iowa; ASK- Parent Training and Information Center; Autism Council; Brain Injury Association; Center for Disabilities and Development; Child Health Specialty Clinics; Community Circle of Care; Community Circle of Care; Family Voices of Iowa; Developmental Disabilities Council; Hands & Voices Guide By Your side; Hawkeye Area Down Syndrome Association; Iowa Department of Education Parent Educator Connection; Iowa Foster Family Partnership Association; Iowa Federation of Families with Children's Mental Health; Iowa Sight Saving School and Parents of Children with Visual Impairments; Magellan Consumer Family Advocate; Prader-Willi Society

Parent Educator Connection/Employment First Conference

More than 400 people attended the combined Parent & Educator Connection/Employment First Conference on October 27 & 28, 2011 at the Polk County Convention Complex in Des Moines. The conference featured three tracks: Living, Learning, and Working. The "Employment First" principle – that work is the first and preferred option for people with disabilities – was reflected prominently in the Working track of the conference.

Students, parents, teachers, administrators, and service providers participated in workshops that identified the most successful transition from school to work practices as well as the work incentives and other resources and supports available as students transition to the world of work and adult services.

Employment First: Steps, Stories, and Sundaes was the focus of a post conference session attended by anyone who was interested in learning more about what the Employment First movement was all about in Iowa and what they could do to help.

For more information about Iowa's Employment First initiative, please contact SueAnn Morrow samorrow@hughes.net or Iowa's Association for Persons in Supported Employment (APSE) at www.iowa-apse.org

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People with disabilities, advocates, policy administrators, employers, and medical professionals working together to enhance opportunities for Iowans with disabilities to work and live as they choose.